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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Y	ourself	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Latoya First name	First name
Write the name th	at is on	
picture identification	<sub>on (for</sub> Middle name <sub>/er'</sub> s <b>Wy</b> att	Middle name
license or passpor	Last Hairie	Last name
Bring your picture identification to you meeting with the	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other name	es you	
have used in the 8 years		First name
Include your marr	Middle name ied or	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 of your Social	2 YYY - YY - 6929	xxx - xx-
Security numb	per or OR	OR
Taxpayer Identification	9 yy - yy-	9 xx - xx-
of your Social Security numb federal Individ Taxpayer	Middle name  Last name  digits	Middle name  Last name  XXX - XX-  OR

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Debtor 1 Latoya First Name	Wyatt Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	10160 S 84th Ter Apt 203	If Debtor 2 lives at a different address:
	Number Street	Number Street
	Palos Hills Illinois 60465 City State Zip Code	City State Zip Code
	Cook	On the second se
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor	1 Latoya		Wyatt	Case number (if kno	own)
	First Name	Middle Name	Last Name		
Part 2:	<b>Tell the Court Abo</b>	ut Your Bankruptcy Ca	ase		
Ba	e chapter of the nkruptcy Code you e choosing to file der		description of each, see <i>Notice Rec</i> D)). Also, go to the top of page 1 an		
8. Ho fee	w you will pay the	more details about I cashier's check, or may pay with a cred  I need to pay the feal Individuals to Pay 1  I request that my feal in gradient is not the official poverty I you choose this option.	how you may pay. Typically, if y money order If your attorney is dit card or check with a pre-print ee in installments. If you choos your Filing Fee in Installments (Gee be waived (You may requestor required to, waive your fee, at line that applies to your family sees.	ou are paying the submitting you red address. e this option, sign official Form 103 this option only and may do so only ize and you are used.	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for IA</i> ).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
baı	ve you filed for nkruptcy within the t 8 years?	V No.  Yes. District  District  District	Wher 	MM / DD / YYYY	Case number  Case number  Case number
cas bei spo filir you par	e any bankruptcy ses pending or ing filed by a buse who is not ing this case with u, or by a business rtner, or by an iliate?	Yes. Debtor District Debtor District	Wher <u>W</u> her	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
	you rent your sidence?	✓ No. Go to  Yes. Fill out	-		o you want to stay in your residence?  Set You (Form 101A) and file it with

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Wyatt Debtor 1 Latoya Case number (if known) Middle Name Last Name Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor?  $\overline{\mathbf{v}}$ No. I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Part 5: Explain Your Effo	rts to Receive a Brie	fing About Credit Counseling			
	About Debtor 1:		Abo	ut Debtor 2 (Sp	oouse Only in a Joint Case):
<sup>15.</sup> Tell the court	You must check one:		You	must check one:	
whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.	L d	counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.
The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, but I do not have a npletion.	L d	counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment	)		er you file this bankruptcy petition, opy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the	□ f c r	rom an approve obtain those ser nade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this	r 6 L V	equirement, attac efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	٧		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
	receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. b, your case may be dismissed.	r r v	receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
		ne 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.
	I am not required counseling beca	d to receive a briefing about credit use of:		am not required counseling beca	d to receive a briefing about credit ause of:
	✓ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
	Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
	about credit coun	are not required to receive a briefing seling, you must file a motion for bunseling with the court.	a	about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Wyatt Debtor 1 Latoya Case number (if known) Middle Name Last Name First Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded **V** No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Latoya Wyatt Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 4/12/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Latoya		Wyatt	Case number (if	known)
First Name	Middle Name	Last Name	<u></u>	
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 34	12(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	. ,	-	• •	ules filed with the petition is incorrect.
attorney, you do not	· ·	7. 7		, , , , , , , , , , , , , , , , , , ,
need to file this page.	/s/ Pellumb Hoxha		Date	4/12/2017
	Signature of Attorney f	or Debtor	M	M / DD / YYYY
	Pellumb Hoxha			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone		Email address	phoxha@semradlaw.com
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Latoya		Wyatt
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			(State)

Check if this is an
amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	<b>Your assets</b> Value of what you own
I. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$6,700.00
1c. Copy line 63, Total of all property on Schedule A/B	\$6,700.00
Part 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$11,893.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$12,822.00 ——————————————————————————————————
Your total liabilities	\$24,715.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$760.00
5. Schedule J: Your Expenses (Official Form 106J)	

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Wyatt Debtor 1 Latoya \_\_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,772.34 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforr	nation to identify your c	ase:					
Debtor 1		Latoya			Wyatt			
Debtor 1		First Name	Middle N	lame	Last Name			
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	Jame	Last Name			
United Sta	ites B	ankruptcy Court for the:	Northern		District of Illinois			
Case num					(State)			
(If known)								Check if this is an
Officia	ıl Fo	orm 106A/B						amended filing
Sched	dul	e A/B: Prope	rty					12/1
category v responsibl write your	vhere e for name	you think it fits best. E supplying correct infor e and case number (if k	Be as complete a mation. If more s nown). Answer e	nd a pace very	ccurate as possible. If is needed, attach a se question.	two married people parate sheet to thi	han one category, list the are filing together, both a s form. On the top of any	are equally
Part 1:	Desc	ribe Each Residenc	e, Building, La	nd, d	or Other Real Estate	You Own or Hav	e an Interest In	
		or have any legal or eq So to Part 2	quitable interest	in an	y residence, building, l	and, or similar prop	perty?	
ш	Yes.	Where is the property?					5	
1.1				Wr	at is the property? Che Single-family home	ck all that apply.	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i>
1	Stree	t address, if available, or	other description		Duplex or multi-unit bui	ldina	Creditors Who Have Cla	aims Secured by Property.
					Condominium or coope	-	Current value of the	Current value of the
					Manufactured or mobile	home	entire property?	portion you own?
	Num	ber Street			Land		Decembe the meture of	.f
	Num	Dei Greet			Investment property		Describe the nature of interest (such as fee s	simple, tenancy by
	City	State	Zip Code		Timeshare Other		the entireties, or a life	e estate), if known.
				Wh	o has an interest in the	property? Check	Check if this is co	ommunity property
				on				
					Debtor 1 only  Debtor 2 only			
					Debtor 1 and Debtor 2	only		
					At least one of the debte	ors and another		
				Ot	ner information you wis	h to add about this	item, such as local	
				pro	perty identification nu	mber <u>:</u>		
If you	own	or have more than one, li	st here:	WE	at is the property? Che	ock all that apply	Do not deduct secured	claims or exemptions. Put
1.2				Ë	Single-family home	on all true apply.	the amount of any secu	red claims on Schedule D:
	Stree	t address, if available, or	other description	F	Duplex or multi-unit bui	lding	Creditors Who Have Cla	aims Secured by Property.
					Condominium or coope	erative	Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile	home		
	Num	ber Street			Land		Describe the nature of	of your ownership
					Investment property Timeshare		interest (such as fee s	simple, tenancy by
	City	State	Zip Code		Other		the entireties, or a life	e estate), if Known.
					o has an interest in the	e property? Check	Check if this is co (see instructions)	ommunity property
				on	e. Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2	only		
					At least one of the debte	ors and another		
					ner information you wis		item, such as local	

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Debtor 1	Latoya First Name	Middle Name	Wyatt Last Name	Case number	(if known)	
1.3	et address, if available, or otl	[	Vhat is the property? Check all that  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nun	nber Street State	Zip Code	Investment property Timeshare Other	<u> </u>	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
		] ] ] ]	Vho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	nother	(see instructions)	mmunity property
	the dollar value of the porve attached for Part 1. Wr	tion you own for a	<b>.</b>	uding any entrie	s for pages	
	Describe Your Vehicle		in any vehicles, whether they are	registered or no	ot? Include any vehicles	
	ns, trucks, tractors, sport ut		also report it on Schedule G: Executo cycles	ory Contracts and	Unexpired Leases.	
3.1	Make Model: Year:	Toyota Camry 2010 105000	Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage:  Other information:	103000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property? \$5300.00	Current value of the portion you own? \$5300.00
3.2	Make Model: Year:		Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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olor i	Latoya First Name	Middle Name	Wyatt  Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communitinstructions)	and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property.  Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors		the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property.  Current value of the portion you own?
			instructions)			
	mples: Boats, trailers, motors No Yes Make	•	er recreational vehicles, other v , fishing vessels, snowmobiles, m Who has an interest in the pr	otorcycle accessori	es  Do not deduct secured	claims or exemptions. Pu
Exar	mples: Boats, trailers, motors No Yes	•	er recreational vehicles, other v , fishing vessels, snowmobiles, m	otorcycle accessori	Do not deduct secured the amount of any secu	claims or exemptions. Pu tred claims on <i>Schedule L</i> nims Secured by Property. Current value of the portion you own?

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De	ebtor 1	Latoya		Wyatt	Case number (if known)	
		First Name	Middle Name	Last Name		
Pa	rt 3:	Describe \	our Personal and Household Items			
D	o you	own or hav	e any legal or equitable interest in a	ny of the follow	ing items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		_	and furnishings bliances, furniture, linens, china, kitchenware			
<b>V</b>		Describe	Misc. Household Goods			\$350.00
		r <b>onics</b> les: Televisior	s and radios; audio, video, stereo, and digital	l equipment; comp	uters, printers, scanners; music	
<b>✓</b>	Yes. [	Describe	Used Electronics			\$225.00
			lue and figurines; paintings, prints, or other artwo pin, or baseball card collections; other collection	•		
$\checkmark$	No					
	Yes. [	Describe				
		les: Sports, p	orts and hobbies notographic, exercise, and other hobby equip ks; carpentry tools; musical instruments	ment; bicycles, pod	ol tables, golf clubs, skis; canoes	
V	No					
Ī	Yes. [	Describe				
	<b>0. Fire</b> Examp		les, shotguns, ammunition, and related equip	oment		
V	No					
	Yes. [	Describe				
	-		clothes, furs, leather coats, designer wear, sh	oes, accessories		
ш	No					
⊻	Yes. L	Describe	Used Clothing			\$95.00
	2. Jew Examp No	•	jewelry, costume jewelry, engagement rings, er	wedding rings, heir	rloom jewelry, watches, gems,	
		Describe	Used Jewelry			\$300.00
	Examp	ı <b>-farm anima</b> les: Dogs, cat	Is s, birds, horses			
	No Yes. [	Describe				
1	4. Anv	other perso	nal and household items you did not alrea	dv list, including	any health aids you did not list	
	No	<b>F</b> 0.30		. ,,	, , , , , , , , , , , , , , , , , , , ,	
님		Describe				
			alue of all of your entries from Part 3, incli t number here			\$970.00

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Wyatt Debtor 1 Latoya Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$20.00 Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$350.00 17.1. Checking account: TCF Bank 17.2. Checking account: TCF Bank 2d Acct \$60.00 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	or 1 La			Wyatt	Case number (if known)	
	Fir	st Name	Middle Name	Last Name		
20.	Negoti Non-no No	able instruments in egotiable instrume	prate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory notes, a	and money orders.	
21.		ment or pension ples: Interests in IR		thrift savings accounts, or o	other pension or profit-sharing plans	
	No			, ,		
		es. List each	Type of account:	Institution name:		
		count eparately.	401(k) or similar plan:			
	30	parately.	Pension plan:			
			IRA:			
			Retirement account:			
			Keogh:			
			Additional account:			
			Additional account:	-		
22.	Your s Examp compa	oles: Agreements wanies, or others	prepayments deposits you have made so that vith landlords, prepaid rent, public  Electric:  Gas:			
			Heating oil:			
			Security deposit on rental unit:			
			Prepaid rent:			
			Telephone:			
			Water:			
			Rented furniture:			
			Other:			
23.	Annuit	ties (A contract fo	r a periodic payment of money to	you, either for life or for a nu	imber of years)	
	✓ No	o es	Issuer name and description:			

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Debte	or 1 Latoya		umber (if known)	
24.	First Name	Middle Name Last Name  n education IRA, in an account in a qualified ABLE program, or under a qualifi	ed state tuition program	
24.		30(b)(1), 529A(b), and 529(b)(1).	ed state tuition program	
	✓ No			
	Yes	Institution name and description. Separately file the records of any interests.11 U.S.0	C. § 521(c):	
	<u>-</u>			
25.		ble or future interests in property (other than anything listed in line 1), and rig	ghts or powers	
	exercisable for	r your benefit		
	✓ No			1
	Yes. Descri	ine		
				1
26.		rights, trademarks, trade secrets, and other intellectual property met domain names, websites, proceeds from royalties and licensing agreements		
	No No	, , , , , , , , , , , , , , , , , , ,		
	Yes. Descri	ibe		
	Ш			
27.	Licenses fran	chises, and other general intangibles		
21.		ding permits, exclusive licenses, cooperative association holdings, liquor licenses, pr	ofessional licenses	
	<b>✓</b> No			
	Yes. Descri	ibe		
Mon	ev or propert	ty owed to you?		Current value of the
Mon	ey or propert	ty owed to you?		Current value of the portion you own?
Mon	ey or propert	ty owed to you?		portion you own? Do not deduct secured
	ney or propert			portion you own?
				portion you own? Do not deduct secured
	Tax refunds ow  ✓ No  ✓ Yes. Give sp	ved to you pecific information	Federal:	portion you own? Do not deduct secured
	Tax refunds ow  ✓ No ☐ Yes. Give spabout	red to you	Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds ow  No Yes. Give sp about you al	pecific information them, including whether	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds ow  No Yes. Give sp about you all and th	pecific information them, including whether lready filed the returns ne tax years		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ow  No Yes. Give spabout you all and the	pecific information them, including whether lready filed the returns ne tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and the	pecific information them, including whether lready filed the returns ne tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and the  Family support Examples: Past of	pecific information them, including whether lready filed the returns ne tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and the  Family support Examples: Past of	pecific information them, including whether lready filed the returns ne tax years	State:  Local:  ttlement, property settlemer	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and the  Family support Examples: Past of	pecific information them, including whether lready filed the returns ne tax years	State: Local: ttlement, property settlemer Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and the  Family support Examples: Past of	pecific information them, including whether lready filed the returns ne tax years	State: Local: ttlement, property settlemer Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and the  Family support Examples: Past of	pecific information them, including whether lready filed the returns ne tax years	State: Local:  ttlement, property settlemer  Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  \$0.00  \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow  No Yes. Give spabout you all and the  Family support Examples: Past of  No Yes. Give sp	pecific information them, including whether lready filed the returns ne tax years	State: Local:  ttlement, property settlemer  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00
29.	Tax refunds ow  ✓ No  Yes. Give spabout you all and th  Family support Examples: Past of  ✓ No  Yes. Give spoots  Other amounts  Examples: Unpa	pecific information them, including whether lready filed the returns ne tax years  due or lump sum alimony, spousal support, child support, maintenance, divorce se	State: Local:  ttlement, property settlemer  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  \$0.00  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ow  ✓ No  Yes. Give spatout you all and the  Family support Examples: Past of Yes. Give spatout you all and the Sexamples: Other amounts Examples: Unpassocial	pecific information them, including whether lready filed the returns ne tax years	State: Local:  ttlement, property settlemer  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  \$0.00  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ow  No Yes. Give spabout you all and the stamples: Past of the spanning of the spa	pecific information I them, including whether Iready filed the returns ne tax years  due or lump sum alimony, spousal support, child support, maintenance, divorce set  pecific information  s someone owes you aid wages, disability insurance payments, disability benefits, sick pay, vacation pay, val Security benefits; unpaid loans you made to someone else	State: Local:  ttlement, property settlemer  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  \$0.00  \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ow  ✓ No  Yes. Give spatout you all and the samples: Past of the spatout you all and the samples: Past of the spatout you all and the samples: Past of the spatout you all and the samples: Past of the spatout you all y	pecific information I them, including whether Iready filed the returns ne tax years  due or lump sum alimony, spousal support, child support, maintenance, divorce set  pecific information  s someone owes you aid wages, disability insurance payments, disability benefits, sick pay, vacation pay, val Security benefits; unpaid loans you made to someone else	State: Local:  ttlement, property settlemer  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  \$0.00  \$0.00 \$0.00 \$0.00 \$0.00

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Deb <sup>-</sup>	tor 1 Latoya		Wyatt	Case number (if known)	
	First Name	Middle Nam	e Last Name		
31.	Interests in insurance Examples: Health, disab		ealth savings account (HSA); credit, I	nomeowner's, or renter's insurance	
	No Yes. Name the insure of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.		y of a living trust, expec	n someone who has died proceeds from a life insurance police	cy, or are currently entitled to receive	
	Yes. Describe				
33.	Examples: Accidents, e		you have filed a lawsuit or made surance claims, or rights to sue	a demand for payment	
34	Yes. Describe  Other contingent and	unliquidated claims o	f every nature, including counter	claims of the debtor and rights	
	to set off claims	amquiautou olumio o	. orony material, monaturing countries	oranic or the above and rights	
	Yes. Describe				
35.	Any financial assets y	ou did not already list			
	Yes. Describe				
36.		-	om Part 4, including any entries fo		\$430.00
Part	5: Describe Any B	usiness-Related Pr	operty You Own or Have an I	nterest In. List any real estate in Part	:1.
37.	Do you own or have a	ny legal or equitable i	nterest in any business-related pi	operty?	
	No. Go to Part 6. Yes. Go to line 38.			p C	Current value of the cortion you own? On not deduct secured claims or exemptions
38.	Accounts receivable	or commissions you al	ready earned		
	No Yes. Describe				
39.	Office equipment, furn Examples: Business-rel		re, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elect	ronic devices
	No Yes. Describe				

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Debt	tor 1 Latoya	Wyatt	Case number (if known)	
ı	First Name Middle Nam			
40.	Machinery, fixtures, equipment, supplies yo	u use in business, and tools of you	r trade	
	<b>✓</b> No			
	Yes. Describe			
	<u> </u>			
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
40				
42.	Interests in partnerships or joint ventures			
	✓ No	Name of ontitue	% of ownership:	
	Yes. Give specific	Name of entity:	% of ownership.	
	information about them			<u> </u>
	urem			
				_
43.	Customer lists, mailing lists, or other compile	ations		
	<b>✓</b> No			
	Yes. Do your lists include personally identif	iable information (as defined in 11 U.	S.C. § 101(41A))?	
	— No			
	No No Decembre			
	Yes. Describe			
44.	Any business-related property you did not a	Iready list		
	<b>☑</b> No	-		
	igsquare			<u> </u>
	Yes. Give specific information			
				<u> </u>
				<del></del>
	dd the dollar value of all of your entries from art 5. Write that number here			
<b>▶</b>	art 3. Write that number here			
Part	6: Describe Any Farm- and Commerc	ial Fishing-Related Property	You Own or Have an Interest In.	
	If you own or have an interest in farmland, list i	t in Part 1.		
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercia	ıl fishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?
	Tes. do to line 47.			Do not deduct secured claims or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, farm-raised fish			
	₩ No			
	Yes. Describe			

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Debt	tor 1 Latoya First Name		Vyatt ast Name	Case number (if known)	
48.	Crops-either growing				
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	es, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51.		rcial fishing-related property you did ı	not already list		
	✓ No Yes. Describe				
		I of your entries from Part 6, including		ou have attached	
•				L	
Part 1	7: Describe All Pro	perty You Own or Have an Intere	est in That You Did No	t List Above	
53.		perty of any kind you did not already li s, country club membership	ist?		
	✓ No	s, country clab membership			
	Yes. Give specific				
	information				<del></del>
54. A	dd the dollar value of al	I of your entries from Part 7. Write that	at number here		•
	<b></b>	,			
D. 1	list the Totals of	Each Part of this Form			
Part 8	List trie Totals Of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		<b>&gt;</b>	
56. <b>r</b>	oart 2 total vehicles, lin	e 5	\$5300.00		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$970.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$430.00		
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prop	erty not listed, line 54			
62.1	Fotal personal property.	Add lines 56 through 61	\$6700.00	Copy personal property total ▶	+ \$6700.00
					\$6700.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:						
Debtor 1	Latoya		Wyatt			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(			

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	n as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)	
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Checking account, TCF Bank Line from	\$350.00	\$350.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	Schedule A/B: 17		,	
	Brief description:  Used Clothing  Line from Schedule A/B:  11	\$95.00	\$95.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	

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Wyatt Debtor 1 Latoya Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$350.00 description: **✓** \$350.00 Misc. Household Goods 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$20.00 description: **✓** \$20.00 Cash On Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(b) Brief \$225.00 description: **✓** \$225.00 **Used Electronics** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief \$300.00 description: \$300.00 **Used Jewelry** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(b) \$60.00 description: **✓** \$60.00

100% of fair market value, up to any

applicable statutory limit

Checking account, TCF

17

Bank 2d Acct

Line from Schedule A/B:

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2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.  2.1 Carmax Auto Finance Creditor's Name 12800 TUCKAHOE CREEK PKW Number Street  RICHMOND VA 23238 City State ZIP Code Who owes the debt? Check one.  Pebtor 1 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtors and another Check if this claim relates to a community debt Date debt was  Last 4 digits of account number 5984  Last 4 digits of account number 5984  Column A Amount of claim Do not deduct the value of collateral.  Amount of claim Do not deduct the value of collateral.  Stale value of collateral.  Amount of claim Do not deduct the value of collateral.  Stale value of collateral.  Nature of left.  Stale value of collateral.  Stale value of			DO	cument Page 22 or	00		
First Name   Middle Name   Last Name   Debtor 2	Fill in this i	nformation to identify your ca	se:				
Debtor 2 (Spaces, Rilling) First Name	Debtor 1	Latoya		Wyatt			
United States Bankruptcy Court for the: Northern		First Name	Middle Name	Last Name			
United States Barkruptcy Court for the: Northem   District of Illinois (State)    Case number (Ilknown)   Check if this is a amended filling    Check if this is a particular chain, is the equal to this form. On the top of any additional pages, write your name and case number    Check this is call in the information below.  Column A amended filling    Check if this is all amended filling    Check if this is a amended filling    Check if this is a particular chain, is the equal to this form. On the top to fany additional pages, write your amende such as the equal to this form. On the top of any additional pages, write your amende such as a this he creditor's and another    Check if this chain is a page and the equal to the ecotor and another    Check if this chain is a page and the ecotor and another    Check if this chain is a page and the ecotor and another    Check if this chain is a page and		ng) First Name	Middle Name	Last Name			
Case number (fitsowm)  Official Form 106D  Schedule D: Creditors Who Have Claims Secured by Property  12/1:  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Part 1: List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.  2. List all secured claims. If more than one secured claim, list the creditor as particular claim, list the other creditors are collateral that supports this claim one creditor has more than one creditor has more than one creditor has more than one creditor has a particular claim, list the other creditors are collateral that supports this claim one had been collateral than supports that supports this claim one collateral than supports this claim of the dead to contingent the collateral collateral collateral than supports this claim relates to a community debt bate debt was a	United Stat	tes Bankruptcy Court for the:	Northern	District of Illinois			
Official Form 106D  Schedule D: Creditors Who Have Claims Secured by Property  12/18  Be as complete and accurate as possible, if two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes, Fill in all of the information below.  Part 1: List All Secured Claims.  2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditors name.  2. List all secured Claims.  2. List all secured Claims.  2. List all secured Claims. If nore than one secured claim, list the other creditors name.  Do not deduct the value of collateral that supports this claim collateral that supports this claim. String and the support of the collateral that supports that supports this claim. String claim collateral that supports the collateral that supports this claim. String claim collateral that supports the string claim. String claim claims collateral that supports the string claim. String claim claims collateral that supports the support that sup							
Schedule D: Creditors Who Have Claims Secured by Property  12/19  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1: List All Secured Claims  2. List all secured claim. If a creditor has more than one secured claim, list the creditor sparately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's barne  12800 TUCKAHOE CREEK PKW  Number  Street  Describe the property that secures the claim:  Contingent  Unliquidated  Who owes the debty. Check one.  Who owes the debty. Check one.  Who oves the debtors and another  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt bate debt was  Last 4 digits of account number  5984  Last 4 digits of account number  5984		ber					
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1: List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the other creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors are particular claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors are particular claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors are particular claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors are claim.  2.1 Cammax Auto Finance  Center's Name  Describe the property that secures the claim:  2.1 Cammax Auto Finance  Part 2. As much as possible, list the claim is: Check all that apply.    Quity	Officia	al Form 106D			_		
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1: List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the other creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors are particular claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors are particular claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors are particular claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors are claim.  2.1 Cammax Auto Finance  Center's Name  Describe the property that secures the claim:  2.1 Cammax Auto Finance  Part 2. As much as possible, list the claim is: Check all that apply.    Quity	Sche	dule D: Credito	ors Who Hav	ve Claims Secur	ed by Prop	erty	12/1
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.  2.1 Carmax Auto Finance Creditor's Name 12800 TUCKAHOE CREEK PKW Number Street    Contingent	more space name and o	e is needed, copy the Additio case number (if known). ny creditors have claims se	nal Page, fill it out, numecured by your propert	ber the entries, and attach it to	this form. On the top	of any additional pag	
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.  2.1 Carmax Auto Finance Creditor's Name 12800 TUCKAHOE CREEK PKW Number Street  RICHMOND VA 23238 City State ZIP Code Who owes the debt? Check one.  Pebtor 1 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtors and another Check if this claim relates to a community debt Date debt was  Last 4 digits of account number 5984  Last 4 digits of account number 5984  Column A Amount of claim Do not deduct the value of collateral.  Amount of claim Do not deduct the value of collateral.  Stale value of collateral.  Amount of claim Do not deduct the value of collateral.  Stale value of collateral.  Nature of left.  Stale value of collateral.  Stale value of		es. Fill in all of the information	below.				
separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.  2.1 Carmax Auto Finance Creditor's Name 12800 TUCKAHOE CREEK PKW  Number Street  RICHMOND VA 23238 City State ZIP Code Who owes the debt? Check one.  Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was  Separately for each claim. If more than one creditor has a particular claim, list the other creditors and another In more than one creditor has a particular claim, list the other creditors and another  Do not deduct the value of collateral.  Sanount of claim Do not deduct the value of collateral.  Sanount of claim Do not deduct the value of collateral.  Sanount of claim Do not deduct the value of collateral.  Sanount of claim Do not deduct the value of collateral.  Sanount of claim Do not deduct the value of collateral.  Sanount of claim Do not deduct the value of collateral.  Sanount of claim Do not deduct the value of collateral.  Sanount of claim Do not deduct the value of collateral.  Sanount of claim Do not deduct the value of collateral.  Sanount deature this claim of claim state upol sanound.  Sanound deature the value of collateral.  Sanount deature this claim of claim sanound.  Sanound deature the value of collateral.  Sanount deature that supports this claim.  Sanound deature the value of collateral.  Sanound deature the value of collateral.  Sanound deature the value of collateral that supports this claim.  Sanound deature the value of collateral that supports the value of collateral	Part 1:	ist All Secured Claims					
Creditor's Name  12800 TUCKAHOE CREEK PKW  Number	sepa in P	arately for each claim. If more th art 2. As much as possible, list	an one creditor has a part	icular claim, list the other creditors	Amount of claim Do not deduct the	Value of collateral that supports	Unsecured portion
2010 Toyota Camry - TO SURRENDER   As of the date you file, the claim is: Check all that apply.   Contingent   Unliquidated   Unliquidated   Disputed   Debtor 1 only   Debtor 1 and Debtor 2 only   At least one of the debtors and another   Check if this claim relates to a community debt   Date debt was   Disputed   Contingent   2010 Toyota Camry - TO SURRENDER   As of the date you file, the claim is: Check all that apply.   Unliquidated   Disputed   Disputed   Disputed   Disputed   Nature of lien. Check all that apply.   An agreement you made (such as mortgage or secured car loan)   Statutory lien (such as tax lien, mechanic's lien)   Judgment lien from a lawsuit   Other (including a right to offset)   Last 4 digits of account number   5984   Disputed   Dispu			Describe the property	that secures the claim:	\$11,893.00	\$5,300.00	\$6,593.00
RICHMOND VA 23238 City State ZIP Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was  Disputed  Nature of lien. Check all that apply.  An agreement you made (such as mortgage or secured car loan)  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit Other (including a right to offset)  Last 4 digits of account number 5984	128	800 TUCKAHOE CREEK PKW	As of the date you file,  Contingent		]		
Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt  Date debt was  Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number 5984							
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was  An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number 5984				ll that apply			
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Date debt was  Statutory lien (such as tax lien, mechanic's lien)  Judgment lien from a lawsuit  Other (including a right to offset)  Last 4 digits of account number 5984	<u> </u>	·	An agreement you r		I		
At least one of the debtors and another  Check if this claim relates to a community debt  Date debt was  Judgment lien from a lawsuit  Other (including a right to offset)  Last 4 digits of account number 5984	H	·		as tax lien, mechanic's lien)			
Check if this claim relates to a community debt Date debt was  Last 4 digits of account number 5984	H	•					
to a community debt  Date debt was  Last 4 digits of account number 5984			Other (including a rig	ght to offset)			
incurred		to a community debt e debt was	Last 4 digits of accour	nt number 5984			

here:

\$11,893.00

 $\label{eq:Add-def} \textbf{Add the dollar value of your entries in Column A on this page. Write that number}$ 

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Fill in	this information to ide	entify your case:				
Debte	or 1 Latoya			Wyatt		
	First Name		Middle Name	Last Name		
Debto			Middle Norse	L sat Name a		
(Spous	e, if filing) First Name		Middle Name	Last Name		
Unite	d States Bankruptcy Co	ourt for the: Northe	ern	District of Illinois		
Case	number			(State)		
(If knov						
Offi	cial Form 106	6E/F				Check if this is an amended filing
Sc	hedule E/I	F: Credito	ors Who	Have Unse	cured Claims	12/15
other Form claims the er knows	party to any executor 106A/B) and on Sche s that are listed in Sc tries in the boxes on	ry contracts or une dule G: Executory hedule D: Creditors the left. Attach the	expired leases that Contracts and Un S Who Hold Claim e Continuation Pa	t could result in a clair expired Leases (Officia s Secured by Property.	<ul> <li>Also list executory contracts</li> <li>Form 106G). Do not include ar</li> <li>If more space is needed, copy to</li> </ul>	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured the Part you need, fill it out, number rite your name and case number (if
1.	Do any creditors have	e priority unsecure	d claims against y	you?		
	No. Go to Part 2.					
	<b>7</b> 140. GO 10 1 al 12.					
	Yes.					

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debto	or 1	Latoya Wyatt	Case number (if known)	
		First Name Middle Name Last Name		
Part 2	2:	List All of Your NONPRIORITY Unsecured Claims		
[	>0 i	any creditors have nonpriority unsecured claims against you?  No. You have nothing to report in this part. Submit this form to the Yes.	e court with your other schedules.	
L I	ıns f m	all of your nonpriority unsecured claims in the alphabetical order ecured claim, list the creditor separately for each claim. For each claim ore than one creditor holds a particular claim, list the other creditors in e of Part 2.	listed, identify what type of claim it is. Do not list claims already inc	cluded in Part 1. the Continuation
				Total claim
4.1	N	MEX onpriority Creditor's Name O box 981540	Last 4 digits of account number 0343  When was the debt incurred? 1/2011	\$1,849.00
	N	umber Street	As of the data very file the claim is Charle all that apply	
	_		As of the date you file, the claim is: Check all that apply.  Contingent	
	El	l Paso Texas 79998		
	_	ity State Zip Code	Unliquidated	
	W	/ho incurred the debt? Check one.	Disputed	
	<u> </u>	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
		Debtor 2 only	Student loans	
	Г	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	F	At least one of the debtors and another	divorce that you did not report as priority claims	
	F	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	L le	the claim subject to offset?	debts  Other. Specify  CreditCard	
		No	<u> </u>	
	_	Yes		
4.2		MEX onpriority Creditor's Name	Last 4 digits of account number 4413	\$474.00
		O box 981540	When was the debt incurred? 6/2011	
	N	umber Street	As of the date you file, the claim is: Check all that apply.	
	_		Contingent	
	El	Paso Texas 79998	Unliquidated	
		ity State Zip Code		
	W	/ho incurred the debt? Check one.  Debtor 1 only	Disputed	
	Ľ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	L	<u>-</u>	Student loans	
	L	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
		At least one of the debtors and another	divorce that you did not report as priority claims	
	Г	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is	the claim subject to offset?	Other. Specify UnknownLoanType	
	V	No	_	
	F	Yes		
4.2	B	K OF AMER		¢2.259.00
4.3		onpriority Creditor's Name	Last 4 digits of account number 4699	\$2,358.00
	_	75 CROSSPOINT PKWY	When was the debt incurred? 5/2013	
	IN	umber Street	As of the date you file, the claim is: Check all that apply.	
	_		Contingent	
	_	ETZVILLE New York 14068 ity State Zip Code	Unliquidated	
		/ho incurred the debt? Check one.	Disputed	
	[·	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Ē	Debtor 2 only	Student loans	
	F	Debtor 1 and Debtor 2 only	불	
	F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	L		Debts to pension or profit-sharing plans, and other similar	
	L	Check if this claim relates to a community debt	debts	
	Is	the claim subject to offset?	Other. Specify CreditCard	
	<u>_</u>	<u>✓</u> No		
	Г	Yes		

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Wyatt Debtor 1 Latoya Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CAPITAL ONE 4.4 \$1,565.00 Last 4 digits of account number 6144 Nonpriority Creditor's Name P O Box 30253 When was the debt incurred? 4/2010 Number As of the date you file, the claim is: Check all that apply. Contingent Salt Lake City Utah 84130 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes CAPITAL ONE \$397.00 Last 4 digits of account number 5800 Nonpriority Creditor's Name When was the debt incurred? P O Box 30253 Number Street As of the date you file, the claim is: Check all that apply. Contingent Salt Lake City Utah 84130 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes CAPITAL ONE 4.6 \$203.00 Last 4 digits of account number Nonpriority Creditor's Name P O Box 30253 When was the debt incurred? 8/2013 Number As of the date you file, the claim is: Check all that apply. Contingent 84130 Salt Lake City Utah Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts
Other. Specify \_

Debts to pension or profit-sharing plans, and other similar

CreditCard

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Wyatt Debtor 1 Latoya Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 \$3,553.00 Last 4 digits of account number Nonpriority Creditor's Name 1250 S CLEARVIEW DR #100 When was the debt incurred? 6/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent 85208 **MESA** Arizona Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes 4.8 DISCOVERBANK \$1,403.00 Last 4 digits of account number 9249 Nonpriority Creditor's Name When was the debt incurred? 9/2012 POB 15316 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILMINGTON Delaware 19850 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes I C SYSTEM INC 4.9 \$267.00 Last 4 digits of account number \_ Nonpriority Creditor's Name PO BOX 64378 When was the debt incurred? 12/2016 Number As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL 55164 Minnesota Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

No

Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify \_

001 Collection; Collecting for

ORIGINAL CREDITOR: AT T

UVERSE

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Debtor	1 Latoya First Name	Middle Name	Wyatt Last Name	Case number (if known)	
Part 2:	Your NONPRIORITY	Unsecured Clain	ns - Continuation l	Page	
	After listing any entries o	n this page, number	r them beginning wit	th 4.5, followed by 4.6, and so forth.	Total claim
	VERIZON Nonpriority Creditor's Name 455 Duke Drive Number Street	3		Last 4 digits of account number 6990  When was the debt incurred? 12/2014  As of the date you file, the claim is: Check all that apply.	\$753.00
	Franklin City Who incurred the debt? C Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the debt Check if this claim re Is the claim subject to off No Yes	only tors and another lates to a communi	37067 Zip Code ty debt	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify InstallmentLoan	

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Debtor 1 Latoya Wyatt Case number (if known)

First Nan	ne Middle Name Last Name		
Part 4: Add th	e Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	statistical reporting purposes only. 28 U.S.C. §159.
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	. \$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$12,822.00
	6i Total Add lines 6f through 6i	6i	\$12,822.00

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Fill in this information to identify your case:								
Debtor 1	Latoya		Wyatt					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(,					

#### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or compar	ny with whom you have	the contract or lease	State what the contract or lease is for
2.1 Scenic Tree Conversion	sions	<u> </u>	Residential Lease, Other, Monthly Apt Lease
10205 86th Terrace	e		montally / pt 20000
Number	Street		
Palos Hills	Illinois	60465	
City	State	Zip Code	

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		DC	ocument i d	age 50 or v	30	
Fill in this in	formation to identify your	case:				
Debtor 1	Latoya		Wyatt			
Dalata	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filin	g) First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for the:	Northern	District of Illinois			
Case numb	er		(State)			
					Check if this is amended filing	
Officia	l Form 106H					
Sched	ule H: Your Co	debtors			12/	15
1. Do you	have any codebtors? (If you	• ,		·		
	Louisiana, Nevada, New Me				ity property states and territories include Arizona, California,	
	o. Go to line 3. es. Did your spouse, form 1 No	er spouse, or legal equiva	alent live with you at	the time?		
		ty state or territory did yo	u live?	Fill in th	he name and current address of that person.	
	Name of your spouse,	former spouse, or legal equ	ivalent			
	Number Street					
	City	State	Ziŗ	Code		
		_	•		use is filing with you. List the person shown in line 2 d the creditor on <i>Schedule D</i> (Official Form 106D),	

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

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					,			
Fill in thi	is information to identify	your case:						
Debtor 1	Latoya		Wyatt					
	First Name	Middle Name	Last N	ame		Che	eck if this is:	
Debtor 2 (Spouse, if	filing) First Name	Middle Name	Last N	amo			An amended filing	
						1 7	A supplement showing post-pe	etition chapter 13
United St	ates Bankruptcy Court for	Northern	_ District of Illi	nois tate)			expenses as of the following da	
Case nun	nber		()	itato)				
(If known)							MM / DD / YYYY	
Offici	al Form 106l							
Sche	dule I: Your In	come						12/15
informati spouse. I	ion about your spouse. I	If you are separated and I, attach a separate she y question.	d your spous	se is no	ot filing w	ith you, do	ır spouse is living with you, not include information ab ional pages, write your nar	out your
1 Fill ir	n your employment		Debtor 1				Debtor 2	
	mation.							
	ı have more than one job,	Employment status	<b>✓</b> Emplo	-			Employed	
	n a separate page with mation about additional		Not En	nployed			Not Employed	
emplo		Occupation	Self-emplo	yment				
	de part time, seasonal, or	Employer's name						
self-e	employed work.	Employer's address						
	pation may include student memaker, if it applies.	. ,	Number Str	eet			Number Street	
			0:1-		01-1-	71a Oada	0.1.	7to Oo do
			City		State	Zip Code	City State	Zip Code
		How long employed there?						
Part 2:	Give Details About N	Monthly Income						
Estimat	te monthly income as of	the date you file this form	<b>n.</b> If you have	nothing	to report	for any line, v	write \$0 in the space. Include y	our non-filing
spouse	unless you are separated.				-	-		_
	your non-filing spouse hav pace, attach a separate she		combine the	informa	tion for all	employers fo	or that person on the lines below	w. If you need
					For Del	otor 1	For Debtor 2 or non-filing spouse	
	t monthly gross wages, sala ductions.) If not paid monthly			2.		\$0.00		
3. <b>Est</b>	imate and list monthly ove	rtime pay.		3		+ \$0.00		
4. Cal	<b>Iculate gross income.</b> Add I	ine 2 + line 3.		4.		\$0.00		

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Debto		Vyatt	Case numbe		
	First Name Middle Name Li	ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Cop	y line 4 here	<b>→</b> 4.	\$0.00		
5. List	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$0.00		
5f.	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$0.00		
5h.	Other deductions. Specify:	5h. +	\$0.00 +	·	
6. <b>Add</b> +5h.	the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f$	+ 5g 6.	\$0.00		
7. Cald	culate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$0.00		
	all other income regularly received:				
8a.	Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing				
	gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$260.00		
8b.	Interest and dividends	8b.	\$0.00		
8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	1			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
	Unemployment compensation	8d.	\$0.00		
	Social Security	8e.	\$500.00		
	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	04	\$0.00		
8.0	Pension or retirement income	8f. 8g.	\$0.00		
_	Other monthly income. Specify:	8h. +	\$0.00 +		
	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8q +		\$760.00		
0.71			ψ/ σσ.σσ		
	culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spirit	10. ouse	\$760.00 +	=	\$760.00
Inc frier	ate all other regular contributions to the expenses that you lude contributions from an unmarried partner, members of your hads or relatives.  not include any amounts already included in lines 2-10 or amou	household, your c	ependents, your roomr		
	ecify:	and mot di		11.	+ \$0.00
_	,				
	d the amount in the last column of line 10 to the amount in te that amount on the Summary of Schedules and Statistical Sun				\$760.00
					Combined monthly income
13. <b>Do</b>	you expect an increase or decrease within the year after y	ou file this form?	•		
<b>✓</b>	No.				
	Yes. Explain:				

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Debtor 1Latoya First Name	Middle Name	Wyat	t Name		Case number (if			
Official Form 1061. Addition		Last	name		known)			
8a.Net income from rental property and from operating a business, profession, or farm								
8a.1 Business and Self Employment		Debtor 1	Debtor 2					
Gross receipts (before all deductions	6)	\$1,400.00						
Ordinary and necessary operating ex	penses	- <u>\$1,140.00</u>						
Net monthly income from a busines farm	s, profession, or	\$260.00		Copy here	\$260.00			

Official Form 106l Schedule I: Your Income page 3

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		Duc	ument Page 34 01 00	)		
Fill in this infor	mation to identify	your case:				
Debtor 1	Latoya		Wyatt			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States	Bankruptcy Court f		District of Illinois	A supplement s	howing post-petit	tion chapter 13
Officed States I	Sankruptcy Court I	or the. Northern	(State)	expenses as of	the following date	<b>)</b> :
Case number (If known)				MM / DD / YYY	<del>y</del>	
Ott: -; -1	Farma 10			, 22 ,		
Oniciai	Form 10	<u> </u>				
Schedul	e J: Your	Expenses				12/15
information. If (if known). Ans		eded, attach another sheet to thi on.	are filing together, both are equal s form. On the top of any addition			umber
1. Is this a joi	nt case?					
✓ No. Go	o to line 2					
	oes Debtor 2 live	in a separate household?				
	No					
i	Yes. Debtor 2 r	nust file Official Forms 106J-2, <i>Expe</i>	enses for Separate Household of Deb	tor 2.		
2. Do you hav	e dependents?	☐ No				
Do not list [	Debtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does depend	lent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2	age	with you?	
			Child	17 years	No. ✓ Yes.	
			Child	10 years	Yes.	
			Offilia	10 years	✓ Yes.	
	oenses include	— N				
expenses of than	f people other	No No				
yourself an dependent	•	Yes				
Part 2: Esti	mata Vaur Ona	oing Monthly Expenses				
			and the formation of			
	of a date after the		you are using this form as a suppl pplemental Schedule J, check the			
-		non-cash government assistance uded it on Schedule I: Your Incom	=		Yo	ur expenses
	I or home owners or the ground or lo		nclude first mortgage payments and		4.	\$998.00
	luded in line 4:					
	state taxes				4a	\$0.00
	•	or renter's insurance			4b.	\$0.00
4c. Home	maintenance, repa	air, and upkeep expenses			4c	\$0.00

4d. Homeowner's association or condominium dues

\$0.00

\$0.00

4c.

4d.

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First Name	MIDDIE Name		
			Your expenses
5. Additional mortgage payme	ents for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as	6a.	\$50.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$50.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$75.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$20.00
10. Personal care products an	nd services	10.	\$0.00
11. Medical and dental expens	ses	11.	\$5.00
12. <b>Transportation.</b> Include gas Do not include car payments		12.	\$50.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance dec	lucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Specify	/ <u>·</u>	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicl	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	, maintenance, and support that you did not report as deducted from		\$0.00
	ıle I, Your Income (Official Form 106I).	18.	
19. <b>Other payments you make</b> Specify:	to support others who do not live with you.	40	
	and the live of the form of the Control of the cont	19.	\$0.00
20. Other real property expens 20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.	r - <b>7</b>	20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's association		20d 20e	
		208	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1	Latoya		Wyatt	Case number (if known)		
	First Name	Middle Name	Last Name			
21. <b>Othe</b>	r. Specify:				21	\$0.00
00 0-1-						
	ulate your monthly ex	•				\$1,248.00
	Add lines 4 through 21.					\$0.00
		expenses for Debtor 2), if any,				\$1,248.00
22c. /	Add line 22a and 22b. T	he result is your monthly exp	enses.		22.	
23.Calcu	ılate your monthly net	income.				
23a. (	Copy line 12 (your com	bined monthly income) from	Schedule I.		23a	\$760.00
23b.	Copy your monthly exp	enses from line 22 above.			23b	\$1,248.00
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.				(\$488.00)		
				23c		
mort		to finish paying for your car l ase or decrease because of a r				

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Fill in this information to identify your case:							
Debtor 1	Latoya		Wyatt				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(State)				

### Official Form 106Dec

Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Latoya Wyatt	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 4/12/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this inf	formation to identify your o	case:					
Debtor 1	Latoya		Wyatt		_		
Debtor 2	First Name	Middle Na	ame Last Nam	е			
(Spouse, if filing	First Name	Middle Na	ame Last Nam	e	-		
United States	s Bankruptcy Court for the:	Northern	District of Illino				
Case numbe	er		(Stat	e)	_		
(If known)							Check if this is a
Officia	l Form 107						amended filing
Statem	ent of Financia	al Δffairs fo	r Individuals	Filina fo	r Bankru	ntcv	12/1
	elete and accurate as po						
information	i. If more space is need known). Answer every g	ed, attach a sepai					
	,	•					
Part 1: Gi	ve Details About Your	Marital Status a	nd Where You Lived	Before			
1. What	is your current marital st	atus?					
	Married						
	lot married						
2. During	g the last 3 years, have y	ou lived anywhere	other than where you liv	ve now?			
	es. List all of the places y	ou lived in the last 3	3 years. Do not include v	where you live	now.		
			•	,			
D	ebtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same a	s Debtor 1		Same as Debtor 1
			Even				Farm
N	lumber Street		From To	Number Str	reet		From To
_		<del></del> -		-			
C	City State	Zip Code		City	State	Zip Code	
				Same a	s Debtor 1		Same as Debtor 1
			_				_
N	lumber Street		From	Number Str	eet		From
_			То				To
G	City State	Zip Code		City	State	Zip Code	
	the last 8 years, did you e iitories include Arizona, Calif						
<b>✓</b> No							
	s. Make sure you fill out S	chedule H: Your C	odebtors (Official Form	106H).			

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Wyatt Debtor 1 Latoya Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$2580.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$28388.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$25000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) EST YTD 2017 Social From January 1 of current year until \$1,500.00 Security the date you filed for bankruptcy: EST Gross 2016 Social For last calendar year: Security \$6,000.00 (January 1 to December 31, 2016 EST Gross 2015 Social For the calendar year before that: Security \$6,000.00 (January 1 to December 31, 2015

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Wyatt Debtor 1 Latoya \_\_ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor 1	Latoya				yatt	Case number	(if known)
	First Name		Middle Name	Las	st Name		
Insid corp ager	ders include your porations of whic	relatives; and the relatives; ar	any general partners an officer, director, p ness you operate as	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider?  you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
	Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insid Inclu	der? ude payments on	-	for bankruptcy, o		y payments or trans	sfer any property o	on account of a debt that benefited an
	No Yes. List all pay	ments tha	t benefited an ins	ider.			
_				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	City	Ctoto	Zip Code				
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Wyatt Debtor 1 Latoya Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Latoya	Wyatt	Case number (if known)	
	First Name Middle Name	Last Name		
11.	accounts or refuse to make a payment because yo		pank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
		Describe the action th	e creditor took  Date action was taken	Amount
	Creditor's Name			-
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was appointed receiver, a custodian, or another officia		possession of an assignee for the benefit of	of creditors, a court-
	✓ No ☐ Yes			
Part	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No	, ,		
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			_
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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ebtor 1	Latoya		Wyatt Case r	number <i>(if known)</i>		
	First Name	Middle Name	Last Name	,		
Wit	hin 2 years before you filed	for bankruptcy, did	you give any gifts or contributions with a	total value of n	ore than \$600	to any charity?
<b>~</b>	No					
Ė	Yes. Fill in the details for ea	ch aift or contribution	on			
		_				
	Gifts or contributions to ch	narities	Describe what you contributed		Date you	Value
	that total more than \$600				contributed	
	Charity's Name		•			
	Number Street		•			
	City State	Zip Code				
				·		
6:	List Certain Losses					
		or bankruptcy or sir	nce you filed for bankruptcy, did you lose	anything becaus	se of theft, fire,	other disaster, or
gar	nbling?					
<b>✓</b>	No					
Ē	Yes. Fill in the details.					
	Describe the property you	lost and	Describe any insurance coverage for	the loss	Date of your	Value of property
	how the loss occurred	iost and	Include the amount that insurance has		loss	lost
			pending insurance claims on line 33 of			
			A/B: Property.			
	1 1 1 0 1 1 1 D	<b>T</b>				
. Wit		or bankruptcy, did y	rou or anyone else acting on your behalf p	oay or transfer a	ny property to a	anyone you cons
Wit	hin 1 year before you filed fo out seeking bankruptcy or pr	or bankruptcy, did y eparing a bankrupt		_		anyone you consult
Wit	hin 1 year before you filed fo out seeking bankruptcy or pr ude any attorneys, bankruptcy No	or bankruptcy, did y eparing a bankrupt	tcy petition?	_		anyone you consult
Wit	hin 1 year before you filed fo out seeking bankruptcy or pr ude any attorneys, bankruptcy	or bankruptcy, did y eparing a bankrupt	tcy petition? r credit counseling agencies for services requ	ired in your bank	ruptcy.	
Wit	hin 1 year before you filed fo out seeking bankruptcy or pr ude any attorneys, bankruptcy No	or bankruptcy, did y eparing a bankrupt	r credit counseling agencies for services requ  Description and value of any property	ired in your bank	ruptcy.  Date payment	Amount of
Wit	hin 1 year before you filed fo out seeking bankruptcy or pr ude any attorneys, bankruptcy No	or bankruptcy, did y eparing a bankrupt	tcy petition? r credit counseling agencies for services requ	ired in your bank	ruptcy.  Date payment or transfer	
Wit	hin 1 year before you filed fo out seeking bankruptcy or pr ude any attorneys, bankruptcy No Yes. Fill in the details.	or bankruptcy, did y eparing a bankrupt	r credit counseling agencies for services requ  Description and value of any property transferred	ired in your bank	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed fout seeking bankruptcy or prude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm	or bankruptcy, did y eparing a bankrupt	r credit counseling agencies for services requ  Description and value of any property	ired in your bank	ruptcy.  Date payment or transfer	Amount of
Wit	hin 1 year before you filed fo out seeking bankruptcy or pr ude any attorneys, bankruptcy No Yes. Fill in the details.	or bankruptcy, did y eparing a bankrupt	r credit counseling agencies for services requ  Description and value of any property transferred	ired in your bank	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	or bankruptcy, did y eparing a bankrupt	r credit counseling agencies for services requ  Description and value of any property transferred	ired in your bank	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy  No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid  11101 S. Western Avenue	or bankruptcy, did y eparing a bankrupt	r credit counseling agencies for services requ  Description and value of any property transferred	ired in your bank	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	or bankruptcy, did y eparing a bankrupt petition preparers, o	r credit counseling agencies for services requ  Description and value of any property transferred	ired in your bank	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois	or bankruptcy, did y eparing a bankrupt petition preparers, o	r credit counseling agencies for services requ  Description and value of any property transferred	ired in your bank	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	or bankruptcy, did y eparing a bankrupt petition preparers, o	r credit counseling agencies for services requ  Description and value of any property transferred	ired in your bank	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State	or bankruptcy, did y eparing a bankrupt petition preparers, o	r credit counseling agencies for services requ  Description and value of any property transferred	ired in your bank	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois	or bankruptcy, did y eparing a bankrupt petition preparers, o	r credit counseling agencies for services requ  Description and value of any property transferred	ired in your bank	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address	per bankruptcy, did y separing a bankrupt petition preparers, o petition preparers, o 60643  Zip Code	r credit counseling agencies for services requ  Description and value of any property transferred	ired in your bank	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address None Person Who Made the Payments	per bankruptcy, did y separing a bankrupt petition preparers, o petition preparers, o 60643  Zip Code	r credit counseling agencies for services requ  Description and value of any property transferred  Attorney's Fee - 13.00	rired in your bank	Date payment or transfer was made 4/12/2017	Amount of payment \$13.00
Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address None Person Who Made the Paymone Semrad Law Firm	per bankruptcy, did y separing a bankrupt petition preparers, o petition preparers, o 60643  Zip Code	r credit counseling agencies for services requ  Description and value of any property transferred	rired in your bank	Date payment or transfer was made	Amount of payment
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Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address None Person Who Made the Paymone Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Fi	er bankruptcy, did y eparing a bankrupt petition preparers, o  60643 Zip Code  ent, if Not You	r credit counseling agencies for services requ  Description and value of any property transferred  Attorney's Fee - 13.00	rired in your bank	Date payment or transfer was made 4/12/2017	Amount of payment \$13.00
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Wit	hin 1 year before you filed for seeking bankruptcy or prude any attorneys, bankruptcy  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois City State  Email or website address None Person Who Made the Paymore Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Fi Number Street  Chicago Illinois City State	er bankruptcy, did y reparing a bankrupt petition preparers, of petition preparers, of the petition preparers petition preparer	r credit counseling agencies for services requ  Description and value of any property transferred  Attorney's Fee - 13.00	rired in your bank	Date payment or transfer was made 4/12/2017	Amount of payment \$13.00

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Debt	or 1	Latoya		Wyatt	Case number (if known)		
		First Name	Middle Name	Last Name			
17.	help	o you deal with your creding to include any payment or	tors or to make payme		ır behalf pay or transfer	any property to a	nyone who promised to
		No Yes. Fill in the details.					
				Description and value of any transferred	y property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your bu	usiness or financial af and transfers made as s	ecurity (such as the granting of a s			
				Description and value of any property transferred		property or ceived or debts pa	Date aid transfer was made
		Person Who Received Trans	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
19.	ben	eficiary? ese are often called asset-pro No		you transfer any property to a	self-settled trust or sim	lar device of whic	ch you are a
		Yes. Fill in the details.		Description and value of the	ne property transferred		Date transfer was made
		Name of trust					

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Wyatt Debtor 1 Latoya Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Wyatt Debtor 1 Latoya \_ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Latoya			Wyatt	Case n	umber (if k	nown)		
		First Name		Middle Name	Last Name					
26.		e you been a part	y in any judio	cial or administra	tive proceeding unde	r any environmental	l law? Inc	lude settleme	nts and orde	rs.
		Yes. Fill in the det	tails.							
	_			C	Court or agency		Nature of	f the case		Status of the case
		Case title								Pending
				C	Court Name					On appeal
		Case number			lumberStreet	_				Concluded
				ā	City State	Zip Code				
Part	11:	Give Details Al	oout Your E	Business or Cor	nnections to Any Bu	usiness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a business or	have any of the foll	lowing co	nnections to a	any business	?
		A sole propri	etor or self-e	employed in a trac	de, profession, or othe	er activity, either full-	time or pa	art-time		
					C) or limited liability pa	artnership (LLP)				
		A partner in a	-							
		_		anaging executive	· ·					
		An owner of	at least 5% c	of the voting or eq	luity securities of a cor	rporation				
	<b>V</b>	No. None of the a	above applie	s. Go to Part 12.						
	Ħ				letails below for each	business.				
	ш		- -  -  -  -  -  -  -  -  -  -  -  -			ure of the business		Employer Ide	ntification n	ımber Do not
					Docoribo tilo liut	are or the bachinese				imber or ITIN.
					_			EIN:		
		Business Name								
		Number Street			-			Dates busine	ss existed	
					Name of account	tant or bookkeeper				
		City	State	Zip Code	_			From	To	
					Describe the nat	ure of the business		Employer Ide	ntification n	umber Do not
					Describe the nat	ure of the business				imber or ITIN.
		Business Name			-			EIN:		
		Number Street			-			Dates busine	ss existed	
		0.1	01-1-	7' . 0	Name of account	tant or bookkeeper				
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business				umber Do not imber or ITIN.
									Joodiney He	
		Business Name			-			EIN:		
		Number Street			Nome of a second	tont or backlesses		Dates busine	ss existed	
		City	State	Zip Code	- Ivaille of account	tant or bookkeeper		Гиот	To	
		Only	GiaiG	Zip Code				From	10	

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Deb	tor 1	Latoya			Wyatt	Case number (if known)
		First Name		Middle Name	Last Name	
28.	cred	nin 2 years before ditors, or other par No Yes. Fill in the det	rties.	bankruptcy, did yc	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	_				Date issued	
					Bato locada	
		Name			MM/DD/YYYY	
		-			_	
		Number Street				
		City	State	Zip Code	_	
		City	State	Zip Code		
Part	12:	Sign Below				
t	true a	ind correct. I unde kruptcy case can	erstand that result in fine	making a false sta	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			Latoya Wyatt ure of Debtor	1		Signature of Debtor 2
		oigrida	are or Bobier			Date
		Date 4	1/12/2017			
ı	Did vo	ou attach addition	al pages to	our Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
						, , , , , , , , , , , , , , , , , , ,
ļ	<b>∑</b> N					
L	Y	es				
ı	Did yo	ou pay or agree to	pay someon	e who is not an at	torney to help you fill out b	ankruptcy forms?
ı	J N	lo				
	_	es. Name of persor	า			Attach the Bankruptcy Petition Preparer's Notice,
L						Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Latoya		Wyatt
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			(Grate)

Check if this is an amended filing

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.								
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?						
	Creditor's name: Carmax Auto Finance  Description of property securing debt: 2010 Toyota Camry - TO SURRENDER	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and	✓ No. ☐ Yes.						
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.						
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.						
	Creditor's name:  Description of property securing debt:	Surrender the property.  Retain the property and redeem it.  Retain the property and enter into a Reaffirmation Agreement.  Retain the property and [explain]:	No. Yes.						

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Debtor	Latoya		Wyatt	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpire	ed Personal Property Leas	es		
informa	ation below. Do not lis		l leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).	
De	scribe your unexpired	personal property leases		Will the lease be assumed?	
Les	ssor's name:			No Yes	
	scription of leased operty:				
Les	ssor's name:			□ No □ Yes	
	scription of leased operty:				
Les	ssor's name:			□ No □ Yes	
	scription of leased operty:				
Les	ssor's name:			No Yes	
	scription of leased operty:				
Les	ssor's name:			No Yes	
	scription of leased operty:			_	
Les	ssor's name:			No Yes	
	scription of leased operty:			_	
Les	ssor's name:			□ No □ Yes	
	scription of leased operty:				
Part 3:	Sign Below				
Und	-		my intention about any	property of my estate that secures a debt and any personal	
_	/s/ Latoya Wyatt		*_		
S	Signature of Debtor 1		Siç	gnature of Debtor 2	
	Date 4/12/2017 MM/DD/YYYY		Da	ate MM/DD/YYYY	

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

		Northern Dis	trict of illinois		
In re	Latoya Wyatt		Case No	0.	
	Debtor			(If kn	own)
			Chapter	Chap	oter 7
			ON OF ATTORN		
compe	ensation paid to me within or	ne year before the filing of t	ertify that I am the attorney fo he petition in bankruptcy, or a nplation of or in connection v	agreed to be paid to m	e, for services
For leg	gal services, I have agreed to	accept			\$1,313.00
Prior to	o the filing of this statement	I have received			\$13.00
Balanc	ce Due				\$1,300.00
2. The so	ource of the compensation pa	aid to me was:			
	<b>✓</b> Debtor	Other (speci	ify)		
3. The so	ource of the compensation pa	aid to me is:			
	<b>✓</b> Debtor	Other (speci	ify)		
	nave not agreed to share the a embers and associates of my		ition with any other person ur	nless they are	
Ш m		aw firm. A copy of the agree	with a other person or person ement, together with a list of t		
			egal service for all aspects of ing advice to the debtor in de		
b.	Preparation and filing of an	y petition, schedules, state	ments of affairs and plan which	ch may be required;	
C.	Representation of the debto	or at the meeting of creditor	rs and confirmation hearing, a	and any adjourned hea	arings thereof;
6. By agr	reement with the debtor(s), th	e above-disclosed fee does	s not include the following se	rvices:	
		CERTIF	FICATION		
	that the foregoing is a compl this bankruptcy proceedings		ment or arrangement for payn	nent to me for represe	ntation of the
	4/12/2017		/s/ Pellumb Hoxh	a	
	Date		Signature of Attorne	еу	
			Semrad Law Firm		
			Name of law firm		

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total foo

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Wyatt, Latoya	Case No.	Case No.		
	Debtor(s)				
		Chapter.	Chapter7		
	VERIF	CATION OF CREDITOR MAT	RIX		
Ti knowledge		ify that the attached list of creditors is tr	ue and correct to the best of their		
Date:	4/12/2017	/s/ Wyatt, Latoya Wyatt, Latoya Signature of Deb			

Carmax Auto Finance 2040 THALBRO ST Richmond, VA, 23230

CHASE CARD 1250 S CLEARVIEW DR #100 MESA, AZ, 85208

BK OF AMER 475 CROSSPOINT PKWY GETZVILLE, NY, 14068

AMEX PO box 981540 El Paso, TX, 79998

CAPITAL ONE P O Box 30253 Salt Lake City, UT, 84130

DISCOVERBANK POB 15316 WILMINGTON, DE, 19850

VERIZON 455 Duke Drive Franklin, TN, 37067

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

#### CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC, to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

Lagree to pay The Semrad Law Firm, LLC \$1,313.00 in attorney fees plus costs in the amount of \$387.00 to represent my interests in the preparation and filing of my Chapter 7 Petition and Schedules; preparation and attendance of the Section 341 Meeting of Creditors; review of any redemption agreements; review of any reaffirmation agreements; and case administration and monitoring. I further understand and agree that additional professional legal services will result in fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representing Client in Adversary Proceeding. \$300.00/hr.
Adding additional bills \$50.00

Motion to Reopen and Avoid Lien \$1000.00

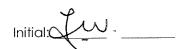
Motion to Reopen \$350.00 + court costs

I understand that these fees must be paid before such work will be completed. I acknowledge and agree that as the above additional fees constitute post-petition services, they are not dischargeable in my Chapter 7 case.

I also understand that, unless otherwise agreed, my Chapter 7 bankruptcy case will not be filed until I pay the attorney fees in full. As The Semrad Law Firm, LLC will begin to work on my file immediately after entering into this contract; I understand that any and all funds paid are not refundable.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay the balance of any unpaid fees to The Semrad Law Firm, LLC. Any fees owing to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy may be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay unpaid fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw representation in the event that I do not sign a second retainer after filing my case promising to pay said fees or in the event that I do not pay said fees.

I understand that any funds that I am tendering to The Semrad Law Firm, LLC, as part of this advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm. I further understand that it is ordinarily my option to deposit funds with an attorney that shall remain my property as security for future services. However, The Semrad Law Firm, LLC, does not



represent clients under such a security retainer because the preparation of a bankruptcy case requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while others may be only ministerial in nature. I further understand that the benefit that I am receiving under this fee arrangement is the commitment of The Semrad Law Firm, LLC, to perform any and all work reasonably necessary to file my case absent any extraordinary circumstances.

As The Semrad Law Firm, LLC, has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC. This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.\*

I also understand that, if I am refiling a case with The Semrad Law Firm, LLC, and an audit of the previous case(s) indicate that remaining attorney fees are owed; any initial funds I pay to refile will first be applied to the balance owed on the previous case(s). If client breaches this agreement, client will be responsible for all costs associated with enforcing the terms of this contract including but not limited to court costs and attorney fees.

I also understand that, if I am filing a joint case, the use of the personal pronouns "|", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC, or an agent thereof.

Date: 4/12/2017

Latoya Wyatt

Attorney

#### \*DISCLAIMER

The creditors listed in your bankruptcy petition will receive notice of your bankruptcy filing from the Clerk of the United States Bankruptcy Court. Please be advised that it will be several days before these creditors receive the notice. Therefore, if you are concerned about a particular creditor taking immediate action against you, contact this creditor directly and provide the creditor with a copy of your Notice of Bankruptcy Filing. This is especially important if you are at risk of having you vehicle repossessed, real estate foreclosed, or wages garnished.

Initial: \_\_\_\_

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Debtor 1 Latoya First Name Middle Name	Wyatt	Case number (	if known)	
8.Unemployment compensation		Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
Do not enter the amount if you contend that the ar under the Social Security Act. Instead, list it here: For you		\$0.00 efit		
For your spouse	\$0.00			
<ol> <li>Pension or retirement income. Do not include ar benefit under the Social Security Act.</li> </ol>	ny amount received that wa	as a \$0.00		
10.Income from all other sources not listed above amount. Do not include any benefits received unde payments received as a victim of a war crime, a crim international or domestic terrorism. If necessary, list page and put the total below.	er the Social Security Act or			
Total amounts from separate pages, if any.		+\$0.00	+	
11. Calculate your total current monthly income. each	Add lines 2 through 10 for	r \$1,772.34	+	<b>=</b> \$1,772.34
column. Then add the total for Column A to the to	otal for Column B.			ψ1,772.04
				Total current
Part 2: Determine Whether the Means Test				monthly income
<ol> <li>Calculate your current monthly income for the</li> <li>Copy your total current monthly income from li</li> </ol>	year. Follow these steps:			
Multiply by 12 (the number of months in a year		<u>.</u> Co	py line 11 here →	\$1,772.34
12b. The result is your annual income for this part o			12b.	X 12
			125.	\$21,268.08
13 Calculate the median family income that applies	C *** * ***** * * ********************	ps:		
Fill in the state in which you live.	Illinois	igenoralis		
Fill in the number of people in your household.	3			3
Fill in the median family income for your state and size household.	ze of	the state of the s		\$76,406.00
To find a list of applicable median income amounts, instructions for this form. This list may also be availal	go online using the link sp	pecified in the separate		
4. How do the lines compare?	bie at trie bankruptcy cierk	's office.		opens Announ
14a. Line 12b is less than or equal to line 13. Or Go to Part 3.	n the top of page 1, check	box 1, There is no presumption	of abuse.	The strange constraints
14b. Line 12b is more than line 13. On the top of Go to Part 3 and fill out Form 122A-2.	of page 1, check box 2, Th	ne presumption of abuse is determ	nined by Form 122A-2.	Terminology of the PCF.
Part 3: Sign Below				
By signing here, I declare under penalty of perjury the	nat the information on this	statement and in any attachments	s is true and correct.	aver vi mini
X /s/ Latoya Wyatt Signature of Debtor 1	Whath	*		_
(	ι	Signature of Debtor 2		
Date 4/12/2017 MM/DD/YYYY		Date 4/12/2017 MM/DD/YYYY		and the second s
If you checked line 14a, do NOT fill out or file Forn If you checked line 14b, fill out Form 122A-2 and	n 122A-2. file it with this form.			and and an analysis of the second sec

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

e.	Debtor(s)	Case No	Case No			
		Chapter.	Chapter7			
	VER	FICATION OF CREDITOR MAT	RIX			
Th knowledge	ne above named Debtors hereby	erify that the attached list of creditors is tn	ue and correct to the best of their			
Date:	4/12/2017	/s/ Wyatt, Latoya Wyatt, Latoya Signature of Debi	- Jaya Gar			

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ebtor Latoya		Wyatt	Case number (if
First Name	Middle Name	Last Name	known)
t 2: List Your Unexpired			
any unexpired personal pro prmation below. Do not list i ume an unexpired personal	pperty lease that you listed real estate leases. Unexpire property lease if the trusted	in Schedule G: Executory d leases are leases that a e does not assume it. 11	Contracts and Unexpired Leases (Official Form 106G), fill in th are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Describe your unexpired po	ersonal property leases		Will the lease be assumed?
Lessor's name:	·	TOWNS NO. JOLANNA AND STOLEN AND STOLEN AND AND AND AND AND AND AND AND AND AN	No .
Description of leased property:	A COLOR	mmaken disa salah arma danggi salah danara - mga salah danara - mga salah danara salah salah salah salah salah	L 165
Lessor's name:			□ No ► Voc
Description of leased property:	A state of the sta	en (1966) en	Yes
Lessor's name:	PARAMETERS (1974) Than to this for Experiment and Library and Experiment (1974) The second of the Second Annual An	SCHAARAMESSITTÄRANAARAT IS SAARAA NIJSSÄ VARIAR AITSA	□ No □ Yes
Description of leased property:		The second secon	
essor's name:	A Managa, a terrang anaga ana a terrang anaga an a sa anaga panaga panaga panaga panaga panaga panaga panaga p	reactive to the state of the st	No Yes
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essor's name:	AND COMPLETE AND THE COMPANY OF THE		□ No □ Yes
escription of leased operty:		The second secon	- Commence and construction of the constructio
ssor's name:	AMERICA AND AND AND AND AND AND AND AND AND AN	COMMON TO THE PROPERTY OF THE COMMON TO THE COMMON THE COMMON TO THE COMMON TO THE COMMON TO THE COMMON THE COMMON	□ No □ Yes
escription of leased operty:			<b>L</b>
Sign Below	en eta 17 eta ileko eta kolonia arra aleko ta telepatako uzu tarra eta eta eta eta eta eta eta batuar eta bir	es des langua de la prima es la prima es la prima de la prima d	натильна в временения вывинием вывинием выбранения стана частинам в вызываем об вызываем в выстранения в выстр В применения в выправления в выправления в выправления в выстранения в выправления в выстранения в выправления
er penalty of perjury, I decl perty that is subject to an u	are that I have indicated my	vintention about any pro	perty of my estate that secures a debt and any personal
/s/ Latoya Wyatt	Lev.	<b>★</b> Signatu	re of Debtor 2
Date 4/12/2017 MM/DD/YYYY		Date _	MM/DD/YYYY

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Debtor 1 Latoya First Name	Middle No	Wyatt	Case number (if known)
LitzfiAgile	Middle Name	Last Name	The figure in a girl in a country state a group's a common group's account of the country state of the country sta
orealters, or other	ore you filed for bankruptcy, did parties.	you give a financial state	nent to anyone about your business? Include all financial institutions
Yes. Fill in the	details below.		
		Date issued	
Name	,	MM/DD/YYYY	
Number Stree	et		·
		,	
City	State Zip Code		
art 12: Sign Below			
w bankruptey case ca	s/ Latoya Wyatt	, or imprisonment for up to	erty, or obtaining money or property by fraud in connection with 20 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	ature of Debtor 1	_44	Signature of Debtor 2
Sign			
Sign	ature of Debtor 1	f Financial Affairs for Indiv	Signature of Debtor 2
Sign  Date  Did you attach additi	ature of Debtor 1	f Financial Affairs for Indiv	Signature of Debtor 2 Date
Did you attach addition  No Yes	ature of Debtor 1		Signature of Debtor 2  Date  iduals Filing for Bankruptcy (Official Form 107)?
Date  Did you attach addition  No  Yes	ature of Debtor 1  4/12/2017  onal pages to Your Statement o		Signature of Debtor 2  Date  iduals Filing for Bankruptcy (Official Form 107)?

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Fill in this info	rmation to identify your (	case:			
Debtor 1	Latoya		Wyatt		
	First Name	Middle Name	Last Name	-	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_	
United States F	Bankruptcy Court for the:		District of Illinois		
	-amapie, court to, utc.	Northern	(State)	-	
(If known)					
Official	Form 106De	ec ·			Check if this is amended filing
Declarat	ion About an	Individual Debto	r's Schedules		12/1
ooj oi piopi	his form whenever you f erty by fraud in connect 1341, 1519, and 3571.	ile bankruptcy schedules or ion with a bankruptcy case	amended schedules. Makir can result in fines up to \$25	ng a false statement, concealing pr 50,000, or imprisonment for up to 2	operty, or obtaining 0 years, or both. 18
Part 1: Sign	Below				
Did you pa	ay or agree to pay some	one who is NOT an attorney	to help you fill out bankrun	otev forms?	
√ No		•		noy formo.	
L	Name of person	,	Attach Bankruptcy Petiti Signature (Official Form	ion Preparer's Notice, Declaration, and 119).	
Under pen that they a	alty of perjury, I declare are true and correct.	that I have read the summa	ary and schedules filed with	this declaration and	
🗶 /s/ Latoya	a Wyatt	nw	×		
Signature of	f Debtor 1	)	Signature of D	Debtor 2	

Date

MM/DD/YYYY

Date 4/12/2017

MM/DD/YYYY

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Middle Nava	Wyatt	Case number (if knot	wn)
16a. Are your debts primari "incurred by an individu  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primaril money for a business or  No. Go to line 16c.  Yes. Go to line 17.	ly consumer debts al primarily for a per ly business debts? investment or throu	rsonal, family, or house <i>Business debts</i> are del ugh the operation of th	ehold purpose."  ots that you incurred to obtain be business or investment.
Yes. I am filing under Chapte	er 7. Do vou estimate :	that after any exempt pro	perty is excluded and administrative ed creditors?
☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001-10	0,000	25,001-50,000 50,001-100,000 More than 100,000
\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000, \$50,000,	,001-\$50 million ,001-\$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
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If I have chosen to file under Ch of title 11, United States Code. I under Chapter 7.  If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1  *  /s/ Latoya Wyatt Signature of Debtor 1  Executed on 4/12/2017	apter 7, I am aware I understand the related and read the north the chapter of titlement, concealing pase can result in fine 519, and 3571.	that I may proceed, if e ief available under each ree to pay someone wh tice required by 11 U.S e 11, United States Co	ligible, under Chapter 7, 11,12, or 13 in chapter, and I choose to proceed to is not an attorney to help me fill .C. § 342(b). de, specified in this petition. Honey or property by fraud in imprisonment for up to 20 years, or
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